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EDITOR'S NOTE

Between paranoid and cuckoo

It is a bad time to be a bride these days. The COVID-19 pandemic has resulted in weddings being canceled. Any event that would result in people gathering in one place is canceled or suspended. That means concerts, basketball games, class reunions. Even buffet lunches, plus your typical weekend nights out. Any get-together that would violate the social distancing rule, which means keeping a distance of at least 6 feet between yourself and other people.

Which brings up the fact that COVID-19 has also resulted in people learning new terms, words like novel coronavirus, pandemic, social distancing, isolation, quarantine. And with the world seemingly headed for Hades in a handbasket, someone with a morbid sense of humor gave birth to the internet meme that somebody somewhere must be playing Jumanji and needs to finish that game fast! That would be one way of looking at the plague of locusts in Africa, the fast-melting ice sheets of Antarctica, the runaway wildfires in Australia, and now a pandemic that has brought the global economy to its knees.

And who would have thought that there is a correct way to wash one's hands? The Centers for Disease Control actually released a video illustrating what it means to wash your hands properly. It's called "Clean Hands Save Lives." It is not enough to just turn on the tap, give your hands a cursory rub under the running water, and then dry them in a towel that's also been used by others. This time, we wash our hands like we are scrubbing for surgery. That means washing under the nails, the back of your hands, and between your fingers—for a total of 20 seconds. And stop touching your face!

The overarching message, though, appears to be for people to wash their hands regularly, avoid crowds, and not panic. Between the paranoia of stocking an underground bunker with canned food and toilet paper and going off the rails by licking the handrails on the bus, the sweet spot appears to be between the two: Being vigilant with one's hygiene while practicing social distancing for now, but buying just a week's worth of supplies and food and not as if you're battening down the hatches for a nuclear winter. As has been pointed out time and again, we hurt the most vulnerable sectors—the elderly, the sick, and the weak—when we buy a year's worth of face masks and tinned food.

We hope you enjoy reading this issue of TAGA *Plus* as much as we enjoyed putting it together. For suggestions, reactions, comments, or criticisms, just shoot us an email at editor@saipantribune.com.

Sinseramente,

JAYVEE VALLEJERA
Managing Editor

COVER ART

Saipan Tribune's Alyssa Velasco undergoes a temperature check as she enters the office—one of the new protocols required of people entering the *Saipan Tribune* office.

Photography by
DONNA LIWAG RIVERA

TAGA plus

APRIL | MAY | JUNE 2020
VOLUME 10 NO. 2

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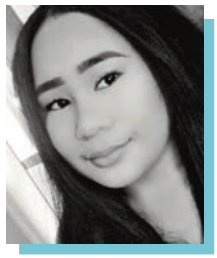
THE USUAL SUSPECTS

BEA CABRERA

Bea grew up involved in sports. She was a volleyball varsity player in high school and shifted to basketball varsity in college. She started Crossfit in 2014 and this is the reason fitness turned into a lifelong passion. She believes that to inspire people to engage in healthier lifestyles is the best feeling in the world. To reach Bea, email her at beecabbie@gmail.com.

JASON B. MIYASHITA

Jason is the managing director of Raymond James & Associates in Guam where he is also senior institutional consultant and senior vice president, Investments. Miyashita has more than 15 years of experience in the financial services industry and was born and raised in Guam. Contact him at jason.b.miyashita@raymondjames.com.



JUSTINE NAUTA

Justine grew up having to watch her dad suffer from post-traumatic stress disorder after retiring from the U.S. Army. This lit up the fire in her soul to pursue her education in Rehabilitation and Human Services at the Northern Marianas College. In the future, Justine hopes to be a counselor for people who suffer from PTSD. Contact Justine at justine_nauta@saipantribune.com.

FERDIE PONCE DE LA TORRE

Ferdie, a veteran journalist who has covered all news beats in the CNMI, once dreamed of joining military training. He used to be a Boy Scout leader during his elementary days and completed in his first two years in college the Reserve Officers Training Corps at the University of Santo Tomas in the Philippines. Contact Ferdie at ferdie_delatorre@saipantribune.com.

ROSELYN B. MONROYO

By this time, sans the pandemic, Roselyn should already have tan lines from covering Little League and soccer games under Saipan's searing heat. Instead, she is stuck at home while making sports flashbacks. She would love to get her tan lines back and yearns to watch a live game again. Contact Roselyn at roselyn_monroyo@saipantribune.com.

MARK RABAGO

Mark is not adjusting well to the current no-sports environment after the COVID-19 outbreak suspended the NBA season and canceled March Madness. He's already watched old clips of the Miami Heat Big 3 era on YouTube and will now start re-watching pixelated videos of the Showtime Lakers on the same video sharing service. Contact mark at mark_rabago@saipantribune.com.

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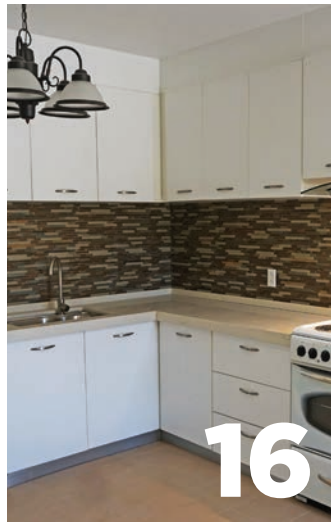

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TAGA *Plus* Contributing Writer

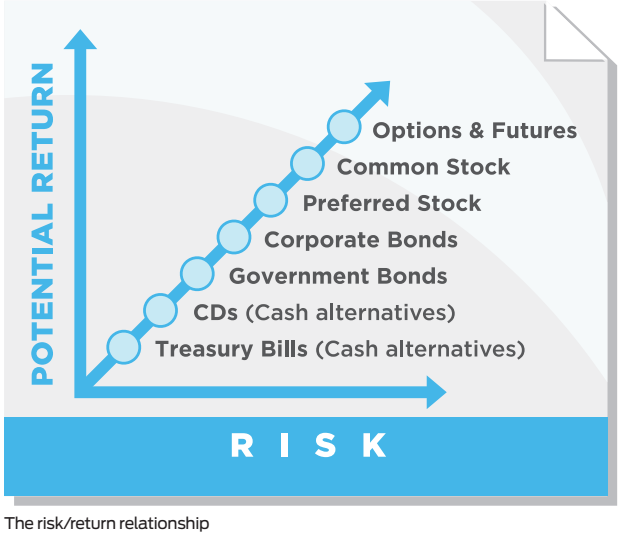
Building on your foundation

Setting investment goals

Setting goals is an important part of financial planning. Before you invest your money, you should spend some time considering and setting your personal goals. For example, do you want to retire early? Would you like to start your own business soon? Do you need to pay for a child's college education? Would you like to buy or build a new house? In addition to these, there are several other considerations that can help you and your financial professional develop an appropriate plan.

Think about your time horizon

One of the first questions you should ask yourself in setting your investment goals is "When will I need the money?" Will it be in 3 years or 30? Your time horizon for each of your financial goals will have a significant impact on your investment strategy.



The risk/return relationship

The general rule is: The longer your time horizon, the more risky (and potentially more lucrative) investments you may be able to make. Many financial professionals believe that with a longer time horizon, you can ride out fluctuations in your investments for the potential of greater long-term returns. On the other hand, if your time horizon is very short, you may want to concentrate your investments in less risky vehicles because you may not have enough time to recoup losses should they occur.

Understand your risk tolerance

Another important question is "What is my investment risk tolerance?" How do you feel about the potential of losing your hard-earned money? Many investors would forgo the possibility of a large gain if they knew there was also the possibility of a large loss. Other investors are more willing to take on greater risk to try to achieve a higher return. You can't completely avoid risk when it comes to investing, but it's possible to manage it.

Almost universally, when financial professionals or the media talk about investment risk, their focus is on price volatility. Advisors label as aggressive or risky an investment whose price has been prone to dramatic ups and downs in the past, or that involves substantial uncertainty and unpredictability. Assets whose prices historically have experienced a narrower range of peaks and valleys are considered more conservative.

In general, the risk-reward relationship makes sense to most people. After all, no sensible person would make a higher-risk investment without the prospect of a higher reward for taking that risk. That is the tradeoff. As an investor, your goal is to maximize returns without taking on more risk than is necessary or comfortable for you. If you find that you can't sleep at night because you're worrying about your investments, you've probably assumed too much risk. On the other hand, returns that are too low may leave you unable to reach your financial goals.

The concept of risk tolerance refers not only to your willingness to assume risk but also to your financial ability to endure the consequences of loss. That has to do with your stage in life, how soon you'll need the money, and your financial goals.

Remember your liquidity needs

Liquidity refers to how quickly you can convert investments into cash. Real estate, for example, tends to be relatively illiquid; it can take a very long time to sell. Publicly traded stock, on the other hand, tends to be fairly liquid.

Your need for liquidity will affect the types of investments you might choose to meet your goals. For example, if you have an emergency fund, you're in good health, and your job is secure, you may be willing to hold some less liquid investments that may have higher potential for gain. However, if you have two children going to college in the next couple of years, you probably don't want all of their tuition money invested in less liquid assets. Also, having some relatively liquid investments may help protect you from having to sell others when their prices are down.

Jason B. Miyashita, CIMA®, CRPS®, AIFA® is managing director, senior vice president, Investments, and senior institutional consultant at Raymond James & Associates, Inc. in Guam.

Tips to keep in mind when taking out a loan

JUSTINE NAUTA
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TAGA *Plus* Staff Writer

With Mother's Day and Father's Day coming up and the CNMI economy in the dumps, it's more than likely that someone will be needing some extra cash. Short of criminal activity, how are we going to obtain that? Many opt to take out a personal loan. Not all loans, though, are the same. There are numerous factors that come into play and deserve extra attention when taking out a personal loan and James Matsumoto, Express Financial area manager, has some pointers to guide you.

First thing's first: Your credit score and a stable job plays a huge factor when it comes to applying for a loan. The better your credit score is, the more likely you are to get approved. Matsumoto said a good credit score should also help with getting a better interest rate. An interest rate is the percentage of principal, amount of money loaned, charged by the lender for the use of its money. Having a stable job also improves your chances of getting approved, he said.

According to Matsumoto, even if your credit score isn't the best but the company sees that you are doing your best to pay off your loans, there is a chance that you can still get approved.

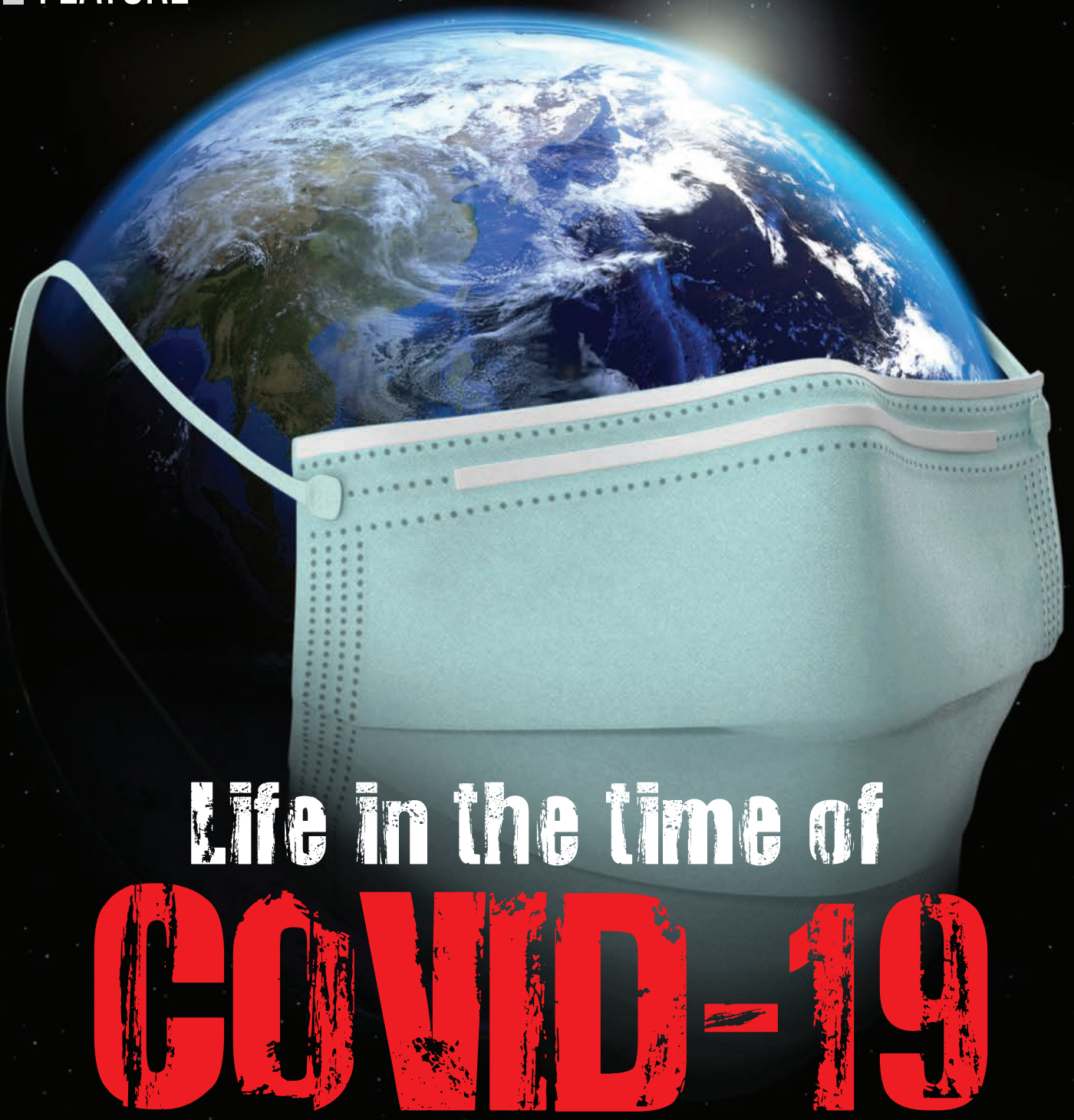
Not only can your credit score help secure an approval, but having someone cosign can increase your chances of getting an approval. Cosigning is considered as a last resort, though, since it's putting someone else's financial security at risk.

One thing to keep in mind is to pay attention to prepayment penalties. If you are able to repay your loan early, you want to make sure that it's not going to cost you more money to do so. Also, you want to know if there are additional penalties that can occur by making a late payment; late payments can cause long-term issues.

A couple tips to keep in mind: Don't accept the first rate you are offered by your bank or lending company and ask the lender for a quote before you apply. If they have to do a credit reference check, ask if they can do a quotation search or soft search credit check so it won't leave a mark on your credit record rather than an application search, which could.

On the island, there's not much places you can go to that will tell you within 24 hours or on the spot if you're approved or not but, according to Matsumoto, they are always trying to find ways to help out anyone who walks through their doors and applies for a loan.

Matsumoto says that the minimum loan that you can take out from Financial Express is $1,000, but the maximum is undefined. He also added that they do automotive loans as well.



Life in the time of COVID-19

JAYVEE VALLEJERA
editor@saipantribune.com
TAGA *Plus* Editor

Note: Many of the people TAGA *Plus spoke with for this story agreed to speak on the condition of anonymity, so most of those cited by first name only are using fictitious names.*

It has finally come to this: We now wash our hands while humming the birthday song twice. That technique supposedly complies with the minimum 20 seconds needed to wash your hands and rid them of any germs or viruses that you may have picked up while opening the door to go to the office. So, yeah, *"Happy birthday to you, happy birthday to you, happy birthday, happy birthday, happy birthday to you."* And again.

Welcome to the time of the novel coronavirus.

When you are too scared to cough or sneeze in public.

When Vietnam has a song-and-dance number about the correct way to wash your hands.

When "living on the edge" mean going out of your house without a face mask on and no sanitizer in hand.

And when "going viral" gets a new meaning and becomes a loaded term.

Saipan Tribune's headlines and breaking news stories sum it up: "State of public health emergency." "3 test positive in Guam." "PSS suspends classes." "CNMI govt shutdown."

The images on social media are telling. Empty malls. A deserted Union Times Square. Pope Francis speaking to an empty St. Peter's Square. The streets of Metro Manila deserted and seemingly Photoshopped. The Eiffel Tower in Paris and the Trevi Fountain in Rome devoid of bustling crowds.

This is no trickle-down story. Unlike previous outbreaks like the Zika virus and Ebola, the novel coronavirus is indiscriminate, widespread, highly infectious, and has already resulted in the cancellation of sports events, concerts, and many other events. Even weddings and baptisms.

Although the numbers have remained flat in the CNMI, the devastation has gone right to the bone. That means canceled vacations. Suspended classes. The casino closed. And many have either been let go from their jobs or their work-hours cut.

That has frightened many and vividly illustrates the point that, as in times of war, famine, or disaster, our understanding of how they affect people gains more nuance when we see that pain in a parent's Sisyphean effort to feed a family, when a mother has to choose between buying food for her kids or paying the rent, when well-laid plans turn to dust, and when matters of survival devolve to acrimony among friends and neighbors.

Mark, 47, of Gualo Rai, has a family of six. He and his wife have four children and he is the only one working in the family. His paycheck has been halved due to the cut hours and he has tried looking for part-time jobs but has failed to find one. "My wife would line up if they were giving out groceries or canned goods. One place that gave those out [food] was Karidat [Social Services] and we are very grateful to them," he said.

A 44-year-old woman in Koblerville appears to be in the same boat. A single parent with four children, she said that hearing about the cut hours "and knowing I won't get the money I usually earn will hurt me and my family. Now I have to worry if I would have enough money to give them stuff they need for school or even food."

Maria, 20, of Gualo Rai, worries about not having enough money to pay her bills and is thinking of possibly getting a second job just to cope. "I live with my family, but I pay for my own expenses and also help my family. But now that hours have been cut and less money will be coming in, I'd have to think of ways to pay and maybe try to find a second job," she said.

That could prove next to impossible. The CNMI government and many businesses are on "zero hiring" and "zero overtime" mode right now.

Juan Iguel, 35, of Kagman, said the work-hour cuts will be particularly hard on parents, who will need to provide for their families. He said that people are going to start thinking about applying for loans and it's not even sure if banks will accept application to defer paying on their loans.

Iguel said he might also have to cut out extra, non-emergency, expenses like buy-

How to clean your hands

Two effective ways to rid your hands of flu viruses, bacteria and other microbes:

Handwashing

- Lather hands well with soap under warm running water

- Rub hands together vigorously for 20 seconds; scrub back of hands, wrists, fingers, under nails; rinse well

- Dry hands with clean towel; use towel to turn off faucet and grab doorknob on exiting to avoid recontamination

Hand sanitizer

Use when soap and water are not available; must be at least 60 percent alcohol to be effective

- Use at least a half teaspoon to coat hands
- Rub hands vigorously at least 30 seconds; if sanitizer driesbefore then,use more and repeat
- Not effective if hands are visibly dirty; use soap and water

Source: Mayo Clinic, U.S. Centers for Disease Control and Prevention, Wisegeek

© 2013 MCT

ing betel nut. "We have to really budget to make sure we have enough to provide [food] day in and day out," he added.

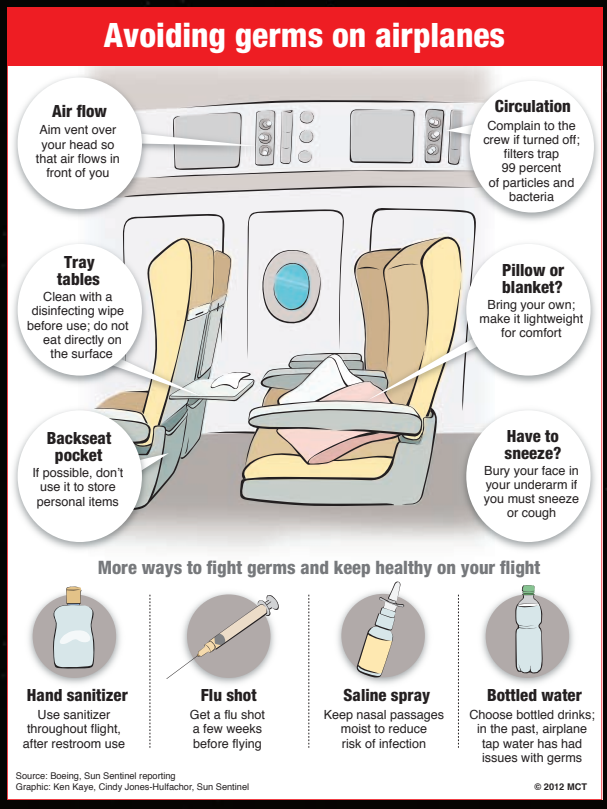
Marta, 39, of San Antonio, who is a government employee, is scared that, in addition to the coronavirus outbreak and the economic downturn, the government might be faced with another surprise that it could not afford. "Being a single parent and having one income may not meet multiple bills and provide food within this 16-hour cut," she said.

Robert, 27, from Garapan wasn't quite sure how he'd pay his rent and all other expenses. He has a wife and a baby coming soon, is the only one working in the family, and they are already paycheck-to-paycheck. The paycheck he'll be receiving now is already half of what he usually gets. "I am the breadwinner of my family, the only one working, and knowing that my paycheck is half of what I get is just not good. I'm worried I won't be able to give things to my baby once he/she is here," he said.

Robert Bansil, 35, of San Roque, is thinking of his many bills. "I have a lot of things to pay—my rent, [Commonwealth Utilities Corp.] bills, car payments, etc.," he said.

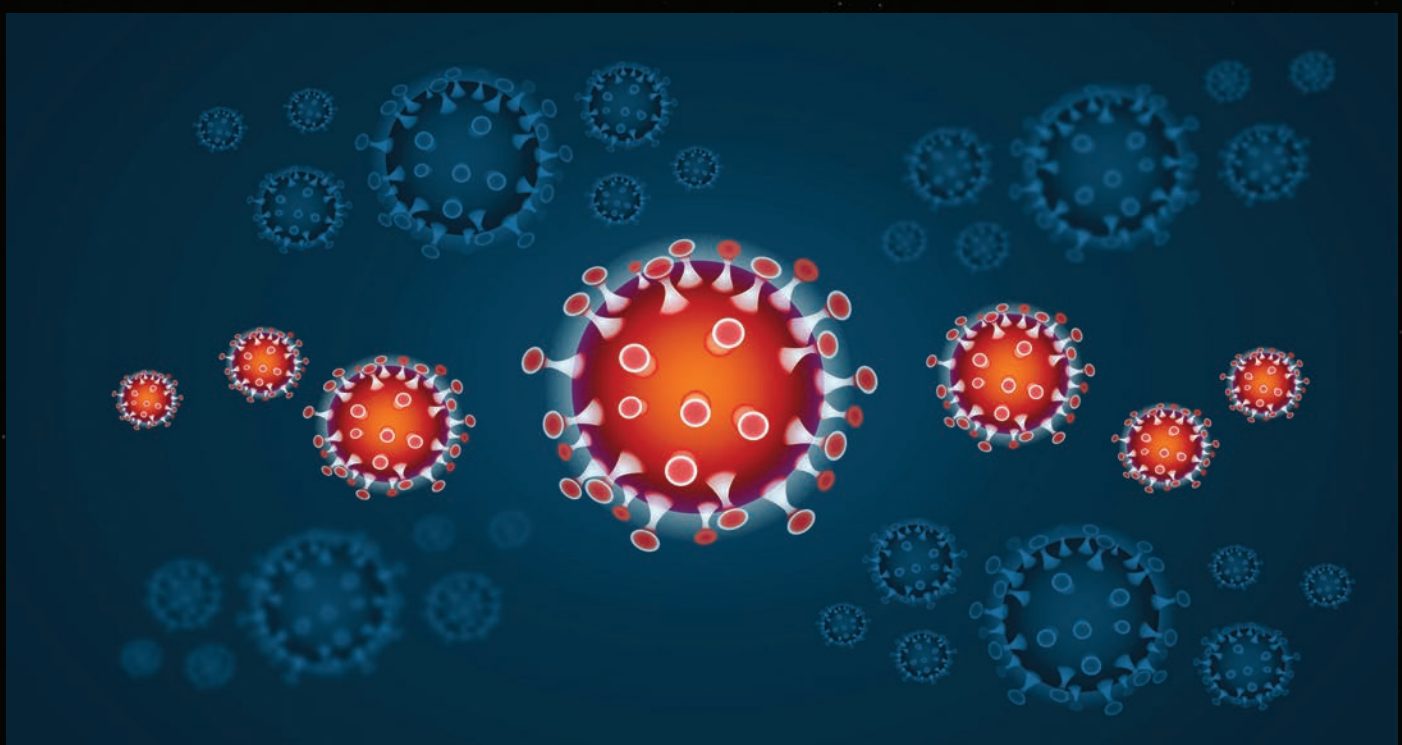
All of them hope that this austerity regime would be brief and that the government would find ways to help other families who have been hit the most with this crisis.

As with many people whose lives and plans have been turned upside down, Rafael, 50, of As Lito, is holding fast to the hope that this crisis will soon break. "Governments worldwide are scrambling to find a vaccine and cure for this disease. Global health experts are pooling efforts to stamp out this scourge.


Avoiding germs on airplanes
Air flow
Aim vent over your head so that air flows in front of you
Circulation
Complain to the crew if turned off; filters trap 99 percent of particles and bacteria
Tray tables
Clean with a disinfecting wipe before use; do not eat directly on the surface
Pillow or blanket?
Bring your own; make it lightweight for comfort
Backseat pocket
If possible, don't use it to store personal items
Have to sneeze?
Bury your face in your underarm if you must sneeze or cough
More ways to fight germs and keep healthy on your flight
Hand sanitizer
Use sanitizer throughout flight, after restroom use
Flu shot
Get a flu shot a few weeks before flying
Saline spray
Keep nasal passages moist to reduce risk of infection
Bottled water
Choose bottled drinks; in the past, airplane tap water has had issues with germs
Source: Boeing, Sun Sentinel reporting
Graphic: Ken Kaye, Cindy Jones-Hulfachor, Sun Sentinel
© 2012 MCT

Right now, it feels like I will just need to hold my breath until then."

Hopefully he is right. But for better or worse, the world will not be the same after this COVID-19 pandemic. At the very least, singing the "happy birthday" song now has a new—and sobering—meaning.
(With Chevy Alipio/Krizel Tuazon)



"When things get tough, when people need help, it's time to step up."

—Jerry Tan

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Keep your houseplants pest-free

The best way to protect your houseplants from thrips, spider mites, mealy bugs and other pests is to make sure you care for the plants properly.

If a plant is struggling, assess its cultivation needs: Does it need full sun or filtered light? Does it thrive in warmth and prefer humidity? Is the soil too dense? Are you watering it enough? Or too little? Does it need to be fed with a liquid fertilizer? Or have you given it too much?

Improper care can weaken your houseplants and make them susceptible to pests that travel indoors on your newspaper, pets, newly purchased plants or potting soil.

Be sure to check your plants for insects before bringing them home, and wash planters before repotting your plants. Even though insects are tiny, try to check roots, stems and leaves when you transplant your houseplants. If you take your plants outdoors to water them or to enjoy the rain, check for pests before you bring them inside.

LISABOONE
Los Angeles Times

TAGAPLUS

L.A. County master gardener Julie Strnad advises growers to keep their plants clean. "It may involve taking them to the kitchen sink and washing them and wiping the dust off their leaves," she said. "Don't ever buy a plant that doesn't look clean and healthy."

Humidity is another factor in attracting insects. "Our homes are hot and dry, and there is not always good air circulation," said Strnad. "That attracts insects. Spider mites are very common in the winter because they love hot, dry air."

It's easy to add moisture by misting or by using a humidity tray (pebbles and water in a tray or saucer) underneath plants, but be sure to clean the pebbles before bringing them into the house. "That's a good way to bring pests indoors," Strnad said.

If you do find pests, Strnad advised washing them off with water and a little dish soap.

"When you ignore things, especially in hot, dry air in the house, you set yourself up for pests," Strnad said.

JERRY AYUYU HALL OF FAME EXTRAORDINAIRE

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TAGA *Plus* Staff Writer

Jerry Ayuyus' place in the CNMI Sports Hall of Fame is backed by statistics but more than those impressive numbers are the testimonies of his teammates and even opponents, plus the coaches who were fortunate to have had Ayuyu on their squad.

"Jerry is a gifted all-around athlete, as he excelled in every sport he participated in," said Elias Rangamar, an official with the Northern Marianas Basketball Federation, which nominated Ayuyu for the CNMI Sports Hall of Fame selection.

Rangamar coached Ayuyu in basketball leagues and still remembers how he took away the rebound from guys way taller than he was.

"During his youthful days with our club, we used to call him 'Clyde' in reference to Clyde Drexler, because he had great hops and Clyde was popular at that time," Rangamar said.

When asked what nickname he thinks really fits Ayuyu, Rangamar replied, "J-Cool."

"Always cool under pressure," he said.

Tony Rogolifoi, who used to coach Ayuyu in baseball in the 1990s (with Seabees), could attest to the latter's admirable demeanor in the game.

"He always had that smile on his face, whether we're winning or losing. He's the kind of player you would want on your team because of his positivity. When the team was down, you won't see his head down too. He has this composure and would talk to his teammates and cheer them up," Rogolifoi said.

"His outstanding athletic skills are complemented by his right attitude on and off the field. That's rare," the many-time CNMI National Baseball Team coach added.

Player and leader

If there's a list of CNMI players who are born leaders, Ayuyu, who is now the commander of the Department of Public Safety's Motor Carrier Safety Assistance Program, should be among the frontrunners on the roster.

Ed Diaz, Carl Hocog, and Sen. Vinnie Sablan recalled playing with Ayuyu and how his leadership inspired them to play better and helped them become champions.

"I just got back from the [United] States and I played with him in the Inter-Government Basketball League with the DPS Enforcers and we took the championship," said Diaz, whose best memories with Ayuyu on the court included teaming up in fastbreak plays.

"There was a time when I passed him the ball and he did lay it up with his left. After that he looked at me, pointed his fingers at me and had that really nice smile," Diaz said.

Sablan played baseball and softball with Ayuyu and they won several titles, including back-to-back championships in the masters baseball league to cap the latter's retirement in style.

"In the batting lineup, I always hit in front of Jerry. Each time I stepped up to the plate, I would look at who was on deck and it was Jerry. You just don't know how much that means to a batter. It brought comfort, confidence, motivation, and the drive to get on base because you knew he was behind you to make you score. So it is etched in my story as a player, I hit in front of the great Jerry Ayuyu," Sablan said.

"He was able to bring out confidence in each of his teammates and that's why the teams he played for were always the team to beat," the lawmaker added.

Hocog played with Ayuyu in softball and baseball, and basketball—and won numerous championships with the Hall of Famer in all three sports.

"He made me a champion many times," said Hocog, adding that although he treasured every title he won with Ayuyu, it was the police captain's ability to stay focused in the game despite the odds that left an impression on him.

"He is not easily frustrated by bad breaks, calls, or mistakes. He has this mental toughness to accept strong criticism and when he sees something is wrong, he speaks appropriately to his teammates and coaches. Jerry is no ordinary player, he is a leader," Hocog said.

Formidable foe

Ayuyu earned the respect not only of his teammates, but his opponents as well.

Mark Toves faced Ayuyu many times, both in baseball and softball and admitted feeling the nerves when their teams squared off.

"Pitching against Jerry was very intimidating because he's the fourth batter on the lineup, which is batting cleanup. Jerry is known for his power. He can clearly hit any ball thrown at him," Toves said.

Pitcher's instinct, according to Toves, is just to walk Ayuyu. Toves, however, made sure not to give Ayuyu the fastball.

In softball, Toves plays outfield and knows where to go when it's Ayuyus' turn at bat.

"I step back toward the fence line because I already know he's going to hit a home run. He is one of the most dominant homerun hitters in the CNMI, joining the company of Mel Sakisat and Tony Camacho," Toves said.

Although Ayuyu is the batter that Toves does not want to see step up to the plate often, he considered it an honor to have played against the Hall of Famer.

Thankful

Championships, individual awards, and recognitions from the sports community—these would definitely make one athlete proud.

But the ever humble Ayuyu, after being enshrined into the CNMI Sports of Hall of Fame early this year, was just thankful for the opportunity to play.

"It is through sports that I get to meet people, become friends with them, and create memories. Winning is just a bonus. What I enjoyed the most was the chance to go out there and play and do my best for my team and teammates," Ayuyu said.

NORTHERN
MARIANAS
SPORTS
HALL
OF FAME

a new way to build homes for the islands

As an architect in the CNMI, Chris Fryling's biggest challenges are typhoons and earthquakes.

After 22 years of building in the CNMI, that capacity of buildings to withstand natural elements and disasters is built into almost all infrastructure that he designs.

Fryling, who is the founder of the company N15 Architects, also credits his travels and work experience for his vision to builds structures that are economical yet sustainable and resilient.

"As a young architect, I moved from Canada to Miami and just fell in love with tropical design and lifestyle. …Work in Miami was a lot of fun because people had a lot of money to have us build crazy things…but it also felt empty because it is not really changing people's lives; it's just fashion," Fryling said. "Then I got involved with other architects doing affordable housing."

That balance of building fun and practical housing stuck with him and infuses most of his work. "…It started before [Super Typhoon] Yutu when we were working on a project on Navy Hill that was pre-cast. In theory, a pre-cast is made in a factory somewhere else and shipped to the site and put together. Suddenly, a light bulb went off and [I thought,] 'That's what we need to do on Saipan,'" he added.

This led to the birth of Core Homes, which Fryling describes as the wave of the future. Core Homes is a pre-cast modular concrete system that N-15 Architects designed to reduce cost and construction time by getting components off-island and building them on-site.

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The first Core Home is officially opened. It was built in October 2019 in As Perdido.

BEA CABRERA

Architect and founder of N15 Core Homes, Chris Fryling.

BEA CABRERA

A peek into the interior of a Core Home model. Core Home models range from 609 square feet with two bedrooms and one bath to 1,550 square feet with three bedrooms, two baths and a carport. It is also the first pre-fabricated, pre-cast home from top to bottom that is fully concrete.

BEA CABRERA

N15 offers four Core Home models ranging from 609 square feet with two bedrooms and one bath to 1,550 square feet with three bedrooms, two baths, and a carport. It is also the first pre-fabricated, pre-cast home from top to bottom that is fully concrete.

"When Super Typhoon Yutu hit, we knew we have to help. I felt like we could do a pretty good job because we've learned a lot after 22 years of trying to make things here. We put all that knowledge into these homes," he said.

This, for him, is the perfect way to build a house in the CNMI. Fryling said it is not just about how a house looks but also how it functions and keeps costs down. "That's why we ended up with Core Homes," he said.

"The first home was built in 2019 and answered the needs of the islands but now we have learned more and so the next generation is going to be better… and Core Homes answers budget constraints and the islands' labor shortage," Fryling said.

Building a Core Home encourages people to start with a basic house. This home is easily expandable and, aside for being 100% concrete and home-efficient, Core Homes engineering meets and exceeds all the current codes and are certified for 225-miles-per-hour winds, so owners can get financing and insurance.

The structure itself conforms to a standard design but "clients can personalize some aspects of the Core Home. You choose the countertops, paint colors, floor tiles, lights and fixtures," Fryling said.

As he explains it, the way people save money is "we get it engineered once and make many of them instead of engineering them each time. Engineering cost is high and that why I want to make sure that next time we get hit by a typhoon, everybody is safe in their homes," he said.

"The whole idea is there's a certain minimum quality and it's not just the initial 'what it looks and feels like' but also down the road. I don't want to build something that people have to spend thousands of dollars to maintain in 10 years. So this is for the long term," Fryling added.

According to him, building Core Homes will be a staple in N15 Architect's business. "I feel like the CNMI will benefit from new technologies and the new age of computers and robots doing a lot of the labor work and getting things made.

"…I would love to see the island work toward a lifestyle that reduces the way we do and the amount we make things. … The idea may be something new to the islands but it is already taking shape in other parts of the world," he said.

Age doesn't master

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"We don't stop playing because we grow old; we grow old because we stop playing." That's George Bernard Shaw for you and many basketball players on Saipan seem to have taken that adage to heart. For years now, the creaky floors of the Gilbert C. Ada Gymnasium, the concrete surface of the Civic Center, and even the low ceiling of the Gillette Multi-Purpose Gymnasium have witnessed middle-aged men with their banged-up knees play their favorite sport—basketball. Or more precisely, masters basketball.

In the early 2000s, masters basketball on island was for players 35 and over, but through the years the age eligibility has seesawed between 40 and over and 45 and over.

The recent United Filipino Organization IT&E 2019 Basketball League had an open division, but included a masters division for 40 and over players as well. While the open division brought fast and exciting plays from the islands' up-and-coming hoopsters, it can be argued that Saipan's cagey veterans were the actual crowd-drawer as the smell of liniment always brought a different kind of air at the Oleai gym.

Ask the masters players themselves and they are united in answering that it's their shared passion for basketball that makes them hit the hardcourt once again.

Bernard Montano, a 50-year-old shooting guard for Old Iskool, said playing basketball at his age is more about keeping in shape and just having fun.

"I've been playing basketball for almost four decades now. Unlike in the open, you need to stretch a lot before playing in the masters division to avoid injury as we're not getting any younger."

For 54-year-old Ferdie Tobias of JSN, playing in the masters division is definitely more fun, considering that almost everyone is trying to bust out their old moves with little success resulting in a few "comic relief" moments.

The wily point guard also said the masters division allows old teammates and even old rivals to share the court once again.

"It really brings back a lot of memories because players you played with or against those many years ago you get to see them again on the court," he said.

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Tobias' teammate at JSN, Timothy Wesley, said there's a huge difference between playing in the open and masters divisions.

"In the open, there's this fierce competitive nature to win and do your best. I tried my best in defense to rebound harder, get steals, and of course swat/block some balls. In masters, it's more comradeship and, again, keeping in shape. The competition is still there but not as fierce as in the open leagues, the 42-year-old forward said.

Brothers Richard, 43, and Ehrol Peredo, 41, who both suited up for Blue Haus, said there's not much difference playing in the open and the masters division.

"Not much difference since those dominating in the masters are also dominating in the open," said Richard with a chuckle.

For Ehrol, he enjoys playing in both divisions, but admits that the game is more physical in the masters division, unlike in the open where it is more fast-paced.

"Anytime I play basketball I'm always happy regardless of what division. I approach any game with the same routine and you should always be in good condition."

Like Ehrol, Sonny Lerio of IT&E is also in his rookie year in the masters circuit. He said playing in the masters division forces you to use your head more compared to the open, where athleticism and speed are a premium.

"In the masters there are a lot of smart players," he said.

Former semi-pro player Ed Cosino of Old Iskool said he pines for the days when he was still nimble and could jump high enough to dunk a basketball.

Now 58 and, since couldn't do that anymore, the slower pace of the masters division has allowed him to experience the idea of playing for the sheer enjoyment of it.

"Playing in the masters is just for fun and for exercise. Unlike when I played in the open when I could still do all the moves I want. Now, you think you can still make those moves, but your body won't allow you anymore," the 6'3" behemoth said.

Edgar Pangelinan, Cosino's teammate at Old Iskool and a cancer survivor, is just thankful he can still play basketball. "This is the only sport I can play due to health issues that limit my ability to do things such as spearfishing, softball, and hunting."

Nonetheless, the 46-year-old said he enjoys playing whether it be in the open or masters division. "Both are actually fun because you compete against young and aggressive ballers in the open and play against experienced ones in the masters. It's also a way to stay fit and healthy."

PPG Paint hotshot Sonny Ebuen said playing in the many masters leagues on Saipan allows him to stay in shape and be stress-free.

"At my age of 55 years old, who would've thought I could still play basketball, unlike my old teammates in the Philippines who can't [play] anymore. My advice to all players out there is, it's true that basketball is a physical sport, but let's not intentionally hurt anyone when we play."

1 IT&E vs Gilas Batang. 2 Old Iskool's Edgar Pangelinan shoots from 3-point territory. 3 Old Iskool's Bernard Montano with his patented fallaway. 4 Saimar Pilot's Tony Raho against IT&E's Jawn Joyner. 5 IT&E's Sonny Lerio finger-rolls against Gilas Batang.

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SIGHTS& SCENTS

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Come cool off with a drink and snack and visit Cha Café Saipan. Hungry for more? Come dine upstairs at the Cha Bistro, Saipan.

Treat your father, your father-in-law, your friends, or just yourself to Thunder Chicken, an underrated restaurant, which serves the crunchiest fried chicken that's coated with addictive homemade Korean sauces. They also have beer, bottled or draft, that you can enjoy while eating away!

Not too sure where to take your seafood loving mom/dad/significant other? Don't worry, Moby Dick has your back! Stop by to enjoy their crispy calamari, salmon served with a salad, corn and fries, and steak bites served with corn and fries. Ask for their famous clam chowder bread bowl as well. You can never go wrong with that!

Enjoy your Wowfulls dessert and take selfies at Panda House Wowfulls.

This cake is a triumph of sugar and flour, towering with whipped fresh cream, macarons, and white roses to bring the cake to life. This appreciation cake was made by Couple's Cakery, which has a wide variety of cakes to choose from at an affordable price. Just in time for Mother's Day!

Watch the staff create your special waffle ice cream right in front of your eyes.

Need I say more? The sunsets on an island will take your breath away with the way the sun dips below the horizon, the sudden colors of various shades of orange and red as the sun starts to fade away.

Casa Urashima, a French/Japanese restaurant, is a hidden gem in Garapan that has one of the best carbonara on the islands. Handmade fettuccine with a thick, creamy sauce topped with bacon bits is a go-to meal for lunch!

One thing that Cha holds special is its aesthetic appeal. Come take selfies with Cha's beautiful interior art and design.

Craving for Korean barbecue but don't want to go out? Bring KBBQ to your house by buying short ribs, pork belly, Korean lettuce, a lot of vegetables, kimchi, and Korean barbecue sauce. The best thing about marinating with the Korean barbecue style is that you don't have to wait overnight for the flavor to come through!

Indulge in the variety of tasty cake selections at the Cha Cafe Saipan.

Not too sure about what to have for lunch? Sura has a buffet and a lunch menu for all your cravings. Whether you want pork cutlet, sushi, or your own version of bibimbap, Sura has them all!

A cinnamon and sugar mixture sprinkled over a thin coat of butter onto a rolled sheet of yeast-leavened dough rolled up and cut into individual portions, baked and then topped off with a drizzle of sweet frosting makes the time and patience it took all worth it just to get a taste of this freshly made cinnamon rolls. Paired with a cup of coffee, now that's my type of breakfast.

Another perk of living on the island is that the sunsets never disappoint! No matter how bad a day you've had, the setting sun reminds you how the end of a journey can be exquisite. You just have to be around to witness it.

The best thing about living on an island is that you can literally fish anywhere. Grab a fishing rod, some bait, and relax and take a dip under the sun while trying to catch your dinner!

We all love a good karaoke place, but it's even better when you have actual instruments instead of just instrumental music. Stop by Kevin's Bar at Aqua Resort in San Roque to enjoy their open mic during happy hour. Let loose and unwind with their variety of drinks!

Add amazing skin care products to the list of gifts for Mother's Day.

It's always nice to show your appreciation for your mother or your child's mother with flowers. Stop by Paradise flower shop in Gualo Rai for a beautiful bouquet of real or artificial flowers at an affordable price!

Have fun under the sun on our beautiful beaches in style with these lovely beach hats.

Are you afraid of the ocean but curious about what's underneath the sea or do you just not know how to swim? For Mother's Day and Father's Day, check out Saipan Submarine and inquire about their local rates so you can also see what's beneath the surface of the dazzling, turquoise waters!

Stop by any of the seven I Love Saipan locations islandwide and check out the latest local souvenirs and gifts for your friends and loved ones! Bring this beautiful fish ornament home and decorate your doorstep with an exotic look.

Have a friend or family member visiting the islands? This is a perfect souvenir they could take home that will remind them of our amazing island beaches.

Cute bottles with shells trapped inside can be given as a gift or a souvenir. Great for table top collections.

Bring this beautiful fish ornament home and decorate your doorstep with an exotic look.

This Grizzly Bear salt and pepper shaker may be a conversation starter at either your home or even food business dining table.

Thinking ahead for Father's Day? Choose from a variety of stylish Zippo lighters and get a design that best suits your dad's personality, with a lighter that he can brag about to his friends.

The best thing to do around the island is exploring and going on adventures. Take a detour at Old Man by the Sea and you just might end up climbing a 10-foot wall of rocks that leads you to Grotto 2!

MARK RABAGO

Richard Sikkel

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There's a new skipper at the Saipan Swim Club and his name is Richard Sikkel.

If the name rings a bell, it's because Sikkel, before taking the helm at the oldest and most successful swim club in the CNMI, was the principal of Brilliant Star School on Navy Hill.

The 48-year-old first came to Saipan in 2002 and is originally from the Netherlands. He took over last year from former SSC coach Jacoby Winkfield, who resigned to spend more time with his family.

Sikkel is a lifelong fan of the water, having caught the swimming bug in his native Zevenhoven, a province of South Holland.

"I got my start in swimming back in the Netherlands in school and continued my swimming here in the CNMI by participating in open water events. I prefer to swim long distances in open water," he told TAGA *Plus*.

Sikkel follows the steps of esteemed SSC coaches: CNMI Sports Hall of Fame inductees Bill and Jean Sakovich, Michael Stewart, and Winkfield, who came from a family of swimmers.

> **SSC wants to extend the offer to provide many small hands for light labor around the pool we can possibly help with. Our swimmers would love to help with painting, scrubbing, or whatever else needs to be done to make the opening of the pool a reality.**

Since taking the reins of the 45-year-old club, Sikkel has helped the team in competitions like last year's Pacific Games in Apia, Samoa.

"I've helped the SSC senior swimmers prepare for the Pacific Games in Samoa and I accompanied the NMI swimmers to the Games. It is important to me to continue the SSC legacy of Bill and Jean Sakovich and the coaches who have coached SSC since then." said

Right now, Sikkel considers the lack of an Olympic-size swimming pool on the island as the biggest problem SSC and other swim clubs on Saipan have. "Our biggest challenge has been and continues to be the lack of suitable pools for swimming at the moment. We make do with ocean swimming and the use of smaller pools for technique training."

That's why Sikkel and the rest of the swimming community couldn't hide their elation when Northern Marianas Sports Association president Jerry Tan recently announced that plans are afoot to have the Marpi pool reopened.

"It would not be an understatement if I said the Saipan Swim Club swimmers and coaches are extremely excited about the positive movement toward reopening the Marpi pool. It is encouraging to see the hard work that has already been put in by the different government agencies and the NMSA leadership. We are very pleased that NMSA, with the help of Gov. Ralph DLG Torres, has decided to make the opening of the Marpi pool one of its priorities," he said.

He pointed out that the former Kan Pacific Swimming Pool has a rich history, one that is shared by the SSC and other clubs like the Swimming Center Tsunami Saipan and Dolphin Club Saipan.

"Our senior swimmers basically grew up on the pool deck. Our juniors have fond memories of swimming at the Marpi pool and we have large group of younger swimmers who have never even swam in the Marpi pool. We look forward to making new memories, training, and having local and international meets at the pool."

He even volunteered the club's help in expediting the opening of the Marpi pool. "SSC wants to extend the offer to provide many small hands for light labor around the pool we can possibly help with. Our swimmers would love to help with painting, scrubbing, or whatever else needs to be done to make the opening of the pool a reality."

Currently, with the Marpi pool out of commission, SSC members train at Green Flash Dive Inc. pool in Chinatown and Pro Divers Dive Shop pool in San Roque. They also swim around the tanks off Oleai Beach and also in the waters off Pau Pau Beach in San Roque.

"SSC swimmers have continued to put in their work and have been grinding away in the ocean and in smaller pools and, as much as we appreciate the generosity of Green Flash Dive and Pro Divers for the use of their pools, it just does not compare to training in an Olympic-size pool," he said.

The club staged the 2020 Meek & Mighty Swim last February after a one-year sabbatical due to Super Typhoon Yutu and the Escape From Managaha last month.

In May, Sikkel and a select group of SSC swimmers are expected to travel to Guam for the regional championship.

"We hope to test our strength against swimmers from Palau, Guam, the Marshall Islands, etc.," he said.

Sikkel's plans for SSC in 2020 is to "grow the membership of the club and provide opportunities to our swimmers to travel off-island to compete."

Saipan Swim Club coach Richard Sikkel, left, join winners of the 5K ocean swim and Kanoa Resort operations manager Glenn Policare, right, during last February's awards ceremony for the 2020 Meek & Mighty Swim at the Kanoa Resort Barefoot Bar.

Like father, like sons

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The axiom goes, "Like father, like son." In Edward Higa Manalili's case, it's more, "Like father, like sons."

Manalili, a former member of the U.S. Marines, has six children, four of them son: Oscar, Jonathan, Eddy, and Ankie. The two daughters are Merced and Lina. All four sons enlisted in the U.S. Marines. That makes him and his wife, Lily Aldan Manalili, possibly the first parents in the CNMI to have such a large brood of U.S. Marines.

Then-U.S. Marines Edward Higa Manalili stands guard at the main gate to the Marines compound in Beirut, Lebanon in 1983.

Ankie Manalili, who is 22, poses with a commandant of the U.S. Marine Corps. Ankie Manalili is currently assigned at the Marine Corps Base in Kaneohe Bay, Hawaii.

When asked if he encouraged his sons to join the Marines, Manalili said, "Not at all." In fact, when his four sons enlisted, Manalili's advice was for them to do it because they want to challenge themselves and not because he did it first. His other piece of advice? "Stay hard and pay attention to details. Give it 110%."

Oscar and Jonathan got out of the Marines after serving five years. They used their GI Bill scholarship to get college degrees. Oscar is now a high school teacher. Jonathan, who was deployed to Iraq, is now a contractor for the U.S. Department of Defense.

Eddy, who was deployed to Afghanistan, recently got out of the Marines after serving nine years. He now works also as a Defense contractor.

Ankie, who is 22 and the youngest of the four, is still on active duty. He is currently assigned at the Marine Corps Base in Kaneohe Bay, Hawaii.

CONTRIBUTED PHOTO

Former U.S. Marines Edward Higa Manalili and his wife, Lily, spend quality time at home with children Oscar, Eddy, Ankie, and granddaughter Stella. All of their four sons have enlisted in the Marines.

All four sons also play basketball. Oscar and Ankie used to be members of the CNMI National Basketball Team.

Manalili said he and his wife Lily are very proud to see their children serving the country. Manalili said he instilled in his children the virtues of integrity, humility, responsibility, honor, and attention to detail, and these things helped them when they enlisted. "Being able to call my sons Marine and telling them 'Semper Fi' is an awesome feeling," he said.

Manalili, who went to each one of his sons' Marine Corps boot camp graduation, still remembers his own. "I remember my own graduation like it was just yesterday."

Manalili enlisted in the U.S. Marines in 1982 and got out in 1991 when his enlistment was up and he was offered a job at the CNMI Department of Public Safety. His first duty station as a Marine was at Camp Lejune in North Carolina from 1982 to 1986. In 1983, he was deployed with the 22nd Marine Amphibious Unit and participated in "Operation Urgent Fury" in the liberation of Grenada. The 22nd MAU later relieved the 24th MAU for a Peacekeeping Mission in Beirut, Lebanon. At the time, the 24th MAU had just lost over 240 Marines in a car bombing attack, Manalili said.

In 1986, Manalili re-enlisted and was assigned to Marine Barracks, Subic Bay in the Philippines until 1988. From 1988 to 1991, Manalili was assigned to the Marine Corps Air Station in El Toro, California. In 1990, he participated in "Operation Desert Shield" and "Desert Storm."

The deployments, he said, were hard at times but that that's what they trained for and trained harder.

After leaving the Marines, Manalili joined DPS where he created and trained a tactical team. He said the DPS Tactical Response Enforcement Team was created under the DPS Special Operation Division. The SOD was then assigned to investigate narcotics and firearm violations.

His other assignments with DPS were as the Crime Stoppers coordinator, patrol/foot patrol, *koban* (community policing), public information officer, training, and member of the Federal Bureau of Investigation task force.

Manalili became a major with DPS. His last assignment was commander of the Criminal Investigation Bureau. He retired in 2009.

Manalili, now 61, keeps himself busy by working around the house with his Rottweiler dogs.

To parents who have children who want to join the U.S. Marines or the U.S. military, his advice is that they should let their children challenge themselves and give them all the support they need. "The military will build a strong foundation in whatever path they choose in life," Manalili said, adding that the parents will be surprised at what their children can accomplish.

Teaching moments in and out of the classroom

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On a classroom at the Koblerville Elementary School, fifth grade teacher Francis Mendiola called one of his students, showed him how to solve a math problem, and gave him a pat on the shoulder after he got it right.

It was the same teaching moment at the Marianas High School Gymnasium, only this time Mendiola instructed his student how to position for the rebound play during a timeout in their finals game against Kagman Elementary School and tapped him on the shoulder before the player headed back to the court.

Mendiola has been teaching on and off the classroom for more than a decade and he has no plans to slow down.

"I started my teaching career at Koblerville Elementary School 16 years ago and have been coaching boys and girls teams since then," said Mendiola, who calls the shots for the Umangs' basketball, volleyball, soccer, and track teams while teaching English, arts, math, science, social studies, and Physical Education at Koblerville.

It's not an easy task, especially getting players for the team, but thanks to his personal experience as a multi-sport athlete, he has been able to persuade students to represent the Umangs in interscholastic competitions.

"The most challenging part of coaching a school team is getting enough players and motivating more students to join. What I have done is try to

> **"Thinking back to when I was a young athlete, I have always admired my teachers and coaches for putting the extra time and effort in believing in me and providing opportunities for me to grow. I feel this is my chance to give back. I hope my students feel the same way toward me."**

Koblerville Elementary School players and coach Francis Mendiola, standing right, pose for a photo after beating Kagman Elementary School in their title game in the 2019-2020 Public School System Interscholastic Elementary Basketball League last March at the Marianas High School Gymnasium.

promote participation by posting flyers and having open tryouts. I have also gone into classrooms to try and encourage participation. During the tryouts, I model basic movements or show videos of techniques students can try. So far that has been working," said the former CNMI Junior National Basketball Team member.

Koblerville has been a consistent participant in various sports competition among schools and has won numerous championships, with the recent one in the 2019-2020 Public School System Interscholastic Elementary Basketball League, where the Umangs nosed out Kagman in the finale, 12-10.

Mendiola finds fulfillment in coaching as this does not only make his students active and help them stay away from trouble, but also gives him the opportunity to do what his former teachers/coaches have done for him.

"Thinking back to when I was a young athlete, I have always admired my teachers and coaches for putting the extra time and effort in believing in me and providing opportunities for me to grow. I feel this is my chance to give back. I hope my students feel the same way toward me," said Mendiola, who played basketball, volleyball, football, baseball, and track (running) in elementary and joined shotput and discus throws in junior high and high school.

When coaching, though he encourages his students to do their best to get that W, Mendiola puts more emphasis on being a peacebuilder, showing good sportsmanship, and enjoying every game, win or lose.

With the basketball, volleyball, and soccer season over, Koblerville is getting ready for the track and cross-country competitions and Mendiola will be with the Umangs every step of the way.

"I do plan to keep coaching because I genuinely enjoy being able to extend learning beyond the classroom and onto the field or court. Over the years, I see students enjoy being able to participate in various interscholastic sports events. I am grateful to be a part of something that not only gives me fulfillment but a chance for students to develop their skills and knowledge of sports," Mendiola said.

ATHLETES OF THE YEAR

ROBBIE SCHORR
2019 NMSA/
TSL Foundation
Male Student
Athlete of the Year

"This award is just as special as the other ones as it motivates me to keep on working and playing hard."

CAROL LEE
2019 NMSA/
TSL Foundation
Female Student
Athlete of the Year

"I didn't achieve this by myself. My family, coaches, and friends helped me."

COLIN SINCLAIR
2019 NMSA Male
Athlete of the Year

"I am humbled to be selected for this award because I know there are many great athletes on Saipan. This award is special. It's close to my heart because my mom won the same trophy."

Tan Holdings

HEALTH IS WEALTH

Tan Siu Lin Foundation